

Identifier:0602198843

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Page 001

To:

To:

**Company :**

**Fax Number :** 1(866)7094744

**Phone Number :**

**From:** Lindsay Hyland

**Fax Number :** 860-241-2930

**Phone Number :** 2830

**Time Sent :** Monday, January 03, 2011 12:33PM

**Pages :** 27

**Description :** #0602198843 Silber FINANCIALS

---

**MESSAGES:**

Good Afternoon,

Attached please find financials for the above referenced file.

Thank you,

Lindsay Hyland  
Non-Lawyer Assistant  
Mediation Group  
Hunt Leibert Jacobson, P.C.  
50 Weston St.  
Hartford, CT 06120  
Fax: (860) 241-1795  
LHyland@huntleibert.com

EXHIBIT N

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Page 002

JAN-3-2011 12:15 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P.1

## CHECKLIST

BORROWER: Todd S:1602 LOAN NUMBER: 0602198843

- ☒ FINANCIAL WORKSHEET SIGNED & DATED
- ☒ MAKING HOME AFFORDABLE APPLICATION (RMA form)
- ☒ HARDSHIP AFFIDAVIT / LETTER SIGNED & DATED
- ☒ TAX RETURNS: 2008 & 2009 SIGNED & DATED
- ☒ IRS FORM 4506-T FILL OUT TOP SECTION / SIGN & DATE
- ☒ CURRENT PAYSTUBS (1 MONTH CONSECUTIVE)
- ☒ RECENT YEAR-TO-DATE P&L STATEMENT  
(MONTHLY-UP TO CURRENT DATE FOR EACH BUSINESS)
- ☒ AWARD LETTER:  
Unemployment/Social Security/Pension/Welfare/ADC/Other
- ☒ CURRENT PERSONAL BANK STATEMENTS (2 MONTHS)
- ☒ CURRENT UTILITY BILL
- ☒ CONTRIBUTION LETTER
- ☒ ~~COPY OF RENTAL AGREEMENT~~

FAX TO: 860-241-1795

Gmac - 866-709-4744

**\*\*PROVIDE LOAN NUMBER ON EVERY PAGE & SEND AS ONE COMPLETE PACKAGE  
IN ONE FAX\*\***

26  
Pages

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JAN-3-2011 12:15 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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**FAX COVER SHEET** (This page should be returned to us with your completed financial analysis form)  
**\*\*PLEASE INCLUDE THE ACCOUNT NUMBER ON EVERY PAGE OF YOUR RETURNED PACKAGE\*\***  
**PLEASE INCLUDE THE ACCOUNT NUMBER ON EVERY PAGE OF YOUR RETURNED PACKAGE**

To: Loss Mitigation	
From: <u>Todd Siben</u>	Account Number(s) <u>8843</u>
Fax to: 1-866-709-4744	
or mail to: Loss Mitigation 233 Gibraltar Road Suite 600 Horsham PA 19044	

ALL of the following information must be completed and returned to determine eligibility:

- ☐ Financial Analysts Form/Information for Government Monitoring Purposes
- ☐ A signed and dated copy of the Acknowledgement/Agreement
- ☐ A signed and dated copy of IRS Form 4506T-EZ (Request for Transcript of Tax Return). Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both the joint filers. This form is required even if you have not filed or are not required to file tax returns.
- ☐ Documentation confirming occupancy - a recent utility bill in your name at the property address.
- ☐ Documentation verifying expenses for Homeowners or Condominium Association Dues for condominiums and Co Ops. (If applicable)
- ☐ Documentation to verify all of the income of each borrower. Please see the chart below for the type of documentation required for each type of income.

TYPE OF INCOME	DOCUMENTATION REQUIRED
Paid by an employer or short term disability	<input type="checkbox"/> Copy of two most recent pay stubs from your employer including year to date information. Pay stubs cannot be more than 90 days old.
Self-employed or receive a 1099 form	<input type="checkbox"/> Copy of most recent quarterly or year-to-date Profit and Loss statement See Exhibit A for a sample of a 3 Month Self Employment Income Statement (Profit and Loss Form)
Child support or alimony*	<input type="checkbox"/> Copy of divorce decree, separation agreement, or other legal written agreement filed with the court that shows the amount of the award and period of time over which it will be received AND <input type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of child support or alimony. Bank statements cannot be over 90 days old.
Social Security, disability, death benefits, or pension	<input type="checkbox"/> Copy of benefits statement or letter from the provider that states the amount and frequency of the benefit. AND <input type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of benefit income. Bank statements cannot be over 90 days old.
Other earned income (i.e. bonus, commission, housing allowance, and/or tips)	<input type="checkbox"/> Copy of third party documentation describing the nature of the income (i.e. an employment contract and/or promissory documenting tips) and indicating the income is not a one time payout.
Rental income from an investment property	<input type="checkbox"/> Copy of the most recent federal tax return with all schedules, including Schedule E-Supplemental Income and Loss. AND <input type="checkbox"/> Current lease agreement for the subject property. AND <input type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of income. Bank statements cannot be over 90 days old. See Exhibit B for a sample of an Investment Property Schedule.
Rental income from room rental of the primary residence	<input type="checkbox"/> Copy of current lease agreement. AND <input type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of income. Bank statements cannot be over 90 days old.
Unemployment	<input checked="" type="checkbox"/> Copy of a benefits statement or letter from the provider that states the amount, frequency, and duration of the benefit. Benefit must continue for at least 9 months to be considered. AND <input checked="" type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of income. Bank statements cannot be over 90 days old.
Other income (investment, interest, dividends, etc.)	<input type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of income. Bank statements cannot be over 90 days old.
Income not specified above	<input type="checkbox"/> Signed letter from the person(s) that contributes the income showing the amount and frequency of the income. AND <input type="checkbox"/> Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of income. Bank statements cannot be over 90 days old.

\*You are not required to disclose Child Support, Alimony, or Separation Maintenance income, unless you choose to have it considered.

If you want to sell this property, please also include:

- ☐ Copy of the listing agreement
- ☐ Copy of the sales contract, if available
- ☐ Copy of the estimated Settlement Statement (HUD-1), if available
- ☐ Signed Third Party Authorization Form



Please be aware we will not be able to process your request until all parts of the application have been completed and all supporting documentation has been supplied.

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JAN-3-2011 12:15 FROM SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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FINANCIAL ANALYSIS FORM (Continued)

Account Number

1 Monthly Household Income		2 Household Assets		3 Monthly Household Expenses/Deductions	
Borrower 1	Borrower 2	Estimated Value of this property	Estimated Value of Other Real Estate Owned	First Mortgage Payment	
Gross Salary/Wages: ( ) Employed ( ) Unemployed Income Frequency: [ ] Annually [ ] Semi-Annually [ ] Monthly [ ] Bi-weekly [ ] 1 <sup>st</sup> , 15 <sup>th</sup> , 1 <sup>st</sup> & 30 <sup>th</sup> [ ] Per Job Employment Start Date: \$ 2834	( ) Employed ( ) Unemployed Income Frequency: [ ] Annually [ ] Semi-Annually [ ] Monthly [ ] Bi-weekly [ ] 1 <sup>st</sup> , 15 <sup>th</sup> , 1 <sup>st</sup> & 30 <sup>th</sup> [ ] Per Job Employment Start Date: \$	\$ 40,000	\$ 1400	\$ 1496.80	
Gross salary/wages = total monthly income before any tax withholding or employer deductions.		Checking Account(s) Balance		Alimony Payment	
		Saving Account(s)/Money Market Balance		Child Support Payment	
		Life Insurance Cash Value		Dependent Care Payment	
		IRA/Keogh Account(s) Balance		Liens/Notes	
		401K/ESOP Account(s) Balance		Other Mortgage	
		Stocks/Bonds/CDs Balance		Personal Loans/Student Loans	
Self-employed		Other Investments		Auto Loans	\$ 209
Overtime				Auto Expenses	\$ 85
Child Support Income/Alimony Income*				Auto Insurance	\$ 25
Social Security/SSDI				Medical Expenses	\$
Other monthly income from pensions, annuities or retirement plans				Medical Insurance	\$
Tips, commissions, and/or bonus income				HOA/Condo Fees	\$
Rental income from investment property				Credit Card(s)/Installment Loans	\$
Rental income from room rent of primary residence				Food/Household Supplies	\$ 600
Unemployment Income	2834			Spending Money	\$ 100
Ford Stamp/Welfare				Utilities/Water/Sewer/Phone/Internet	\$ 160 - 230
Other (investment, income, royalties, interest, dividends, etc.)	Residual Contribution \$ 500/month			Donations	\$
Total Income (Gross)	\$ 2834	Total Assets	\$ 1400	Property Taxes (if not covered and included in your current mortgage payment)	\$
				Insurance - Hazard, wind, flood etc (if not covered and included in your current mortgage payment)	\$
				Other	\$
				Total Deductions	\$ 3288 - 3368

ALL INCOME MUST BE DOCUMENTED  
Include itemized expenses from the borrower and co-borrower (if any).  
If you include income and expenses from a household member who is not a borrower, please specify using a separate page (if necessary).  
\*You are not required to disclose Child Support, Alimony or Pension/Maintenance income, unless you choose to have it considered by your lender.  
If additional space is needed, please include an additional page.

**HARDSHIP ATTACHMENT**

I am having difficulty making my monthly payment because of financial difficulties created by (Please check all that apply):

<input type="checkbox"/> Borrower Death	<input checked="" type="checkbox"/> Reduction of Income	<input type="checkbox"/> Military Service	<input type="checkbox"/> Payment Adjustment
<input type="checkbox"/> Illness of Borrower	<input type="checkbox"/> Excessive Financial Obligations (Examples may be large medical bills, credit card debt, or college tuition payments)	<input checked="" type="checkbox"/> Unemployment	<input type="checkbox"/> Ownership Transfer is Pending (If the home is in the process of being sold)
<input type="checkbox"/> Illness of Family Member	<input type="checkbox"/> Property Problem (Anything that may be defective about the property such as a costly repair that needs to be made)	<input type="checkbox"/> Business Failure (Examples would be loss of business income)	<input type="checkbox"/> Tenant not Paying
<input type="checkbox"/> Death of Family Member	<input type="checkbox"/> Inability to Sell Property	<input type="checkbox"/> Bankruptcy Filed	<input type="checkbox"/> Incarceration (Sentenced in a city, county, state, or federal jail)
<input type="checkbox"/> Marital Difficulties (Examples include going through a legal separation or filing for divorce)	<input type="checkbox"/> Inability to Rent Property	<input type="checkbox"/> Casualty Loss (Unexpected events such as hurricane, flood, or earthquake that damages the property)	
<input type="checkbox"/> Other			

Explanation (Required):  
Lost my job / Unemployed since Jan 2011

If additional space is needed for Explanation, please include an additional page.

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JAN-3-2011 12:16 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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**ACKNOWLEDGEMENT AND AGREEMENT**

Account Number 10843

Account Number 10843

In making this request for consideration to review my loan terms I/We certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified is/are the reason that I/we need to request a modification of the terms of my/our mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I/we understand that the Servicer, the U.S. Department of the Treasury, or its agents may investigate the accuracy of my/our statements and/or may require me/us to provide supporting documentation. I/we also understand that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my/our home.
5. I/we understand any fee to validate the value of the property will be assessed to the account.
6. I/we have not received a condemnation notice; and there has been no change in the ownership of the Property since I/we signed the documents for the mortgage that I/we want to modify.
7. I/we certify that I/we will obtain credit counseling if it is determined that my/our financial hardship is related to excessive debt. For purposes of the Making Home Affordable program, "excessive debt" means that my/our debt-to-income ratio after the modification would be greater than or equal to 55%.
8. I/we are willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
9. I/we understand that the Servicer will use the information in this document to evaluate my/our eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me/us assistance based solely on the statements in this document.
10. I/we agree that any prior waiver as to payment of escrow items in connection with my/our loan has been revoked.
11. I/we agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on the loan.
12. I/we understand that the Servicer will collect and record personal information, including, but not limited to, my/our name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I/we understand and consent to the disclosure of my/our personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury; (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD certified housing counselor.
13. I/we agree that to be considered for the Making Home Affordable program all required documentation must be received no later than 7 business days prior to the scheduled foreclosure sale date. If the property is in the state of Florida, a complete package must be received 30 business days prior to the scheduled foreclosure sale date.
14. I/we understand the Servicer will not refer the account to foreclosure or conduct the foreclosure sale if already referred, while it is being reviewed for the Making Home Affordable program unless required by your investor. The review will not begin until all required documentation is received.
15. ☐ My/Our property is owner occupied; I/we intend to reside in this property for the next twelve months.  
☐ My/Our property is not owner occupied.

Borrower Signature

Date

Co-Borrower Signature

Date



Please be aware we will not be able to process your request until all parts of the application have been completed and all supporting documentation has been supplied.

If you have questions about this document or the modification process, please call us at the phone number listed on your monthly account statement. If you need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

**888-995-HOPE**  
Homeowner's HOPE Hotline

**NOTICE TO BORROWERS**

Be advised that you are signing the following documents under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution.

By signing the enclosed documents you certify, represent and agree that:  
"Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-816-2009 (toll-free), 202-622-4559 (fax), or [www.sig tarp.gov](http://www.sig tarp.gov). Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



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JAN-3-2011 12:16 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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**MAKING HOME AFFORDABLE PROGRAM**  
**Request for Modification and Affidavit (RMA)**

MAKING HOME AFFORDABLE.gov

REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL THREE PAGES OF THIS FORM

REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL THREE PAGES OF THIS FORM

Loan ID Number: 0602198843

Service: GMAC

BORROWER		CO-BORROWER	
Borrower's name	<u>Todd Silber</u>	Co-borrower's name	
Social Security number	<u>044-28-2236</u>	Social Security number	
Date of birth	<u>8/13/78</u>	Date of birth	
Home phone number with area code	<u>860-922-9156</u>	Home phone number with area code	
Cell or work number with area code	<u>SAME</u>	Cell or work number with area code	

I want to:	<input checked="" type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
The property is my:	<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home <input type="checkbox"/> Investment
The property is:	<input checked="" type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant

Mailing address	<u>73 Fairham Rd. South Windsor CT 06074</u>	E-mail address	<u>Silber. Spades@yahoo.com</u>
Property address (if same as mailing address, just write same)			

Is the property listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Have you contacted a credit counseling agency for help? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Have you received an offer on the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, please complete the following:
Date of offer: _____ Amount of offer: \$ _____	Counselor's Name: <u>Too many to list</u>
Agent's Name: _____	Agency Name: <u>over the last year or 2</u>
Agent's Phone Number: _____	Counselor's Phone Number: <u>5 represent myself</u>
For Sale by Owner? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Counselor's E-mail: _____
Who pays the real estate tax bill on your property?	Who pays the hazard insurance premium for your property?
<input type="checkbox"/> I do <input type="checkbox"/> Lender does <input checked="" type="checkbox"/> Paid by Condo or HOA	<input type="checkbox"/> I do <input type="checkbox"/> Lender does <input checked="" type="checkbox"/> Paid by Condo or HOA
Are the taxes current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Is the policy current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Condominium or HOA Fees <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No \$ _____	Name of Insurance Co.: <u>State Farm</u>
Paid to: _____	Insurance Co. Tel #: _____

Have you filed for bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13	Filing Date: _____
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Bankruptcy case number: _____	

Additional Liens/Mortgages or Judgments on this property:			
Lien Holder's Name/Service	Balance	Contact Number	Loan Number

HARDSHIP AFFIDAVIT	
I (We) am/are requesting review under the Making Home Affordable program. I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):	
<input checked="" type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input checked="" type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input checked="" type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> Other: _____	
Explanation (continue on back of page 3 if necessary): _____	

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TO: 8602411795

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REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 2 COMPLETE ALL THREE PAGES OF THIS FORM

INCOME/EXPENSES FOR HOUSEHOLD<sup>1</sup> Number of People in Household:  
INCOME/EXPENSES FOR HOUSEHOLD<sup>1</sup> Number of People in Household:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$ 2837	First Mortgage Payment	\$ 1496.88	Checking Account(s)	\$ 1900
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony / Separation <sup>2</sup>	\$	Insurance	\$ 493	Savings/ Money Market	\$
Social Security/SSDI	\$	Property Taxes	\$	CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$ 1000.00
Rents Received	\$	Net Rental Expenses	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$ 2837	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Car Payments	\$ 200	Other	\$
Other (investment income, royalties, interest, dividends etc.)	\$ 500 Resident Contractor	Other CAR, Insurance, Fuel + Electric + GAS - Food + Groceries	\$ 1090	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
Total (Gross Income)	\$ 3337.00	Total Debt/Expenses	\$ 3288.00	Total Assets	\$ 2400

INCOME MUST BE DOCUMENTED

<sup>1</sup>Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.  
<sup>2</sup>You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER		CO-BORROWER	
<input checked="" type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be completed by interviewer		Name/Address of Interviewer's Employer	
This request was taken by:		Interviewer's Name (print or type) & ID Number	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Signature Date	
		Interviewer's Phone Number (include area code)	

Identifier:0602198843

Doc Type:WOUT

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JAN-3-2011 12:17 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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1. REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 2

COMPLETE ALL THREE PAGES OF THIS FORM

**ACKNOWLEDGEMENT AND AGREEMENT**

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name; address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury; (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

Borrower Signature

Date

Co-Borrower Signature

Date

**HOMEOWNER'S HOTLINE**

If you have questions about this document or the modification process, please call your servicer.  
If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

**888-995-HOPE**  
Homeowner's HOPE™ Hotline

**NOTICE TO BORROWERS**

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that:  
"Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."  
If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.





Identifier:0602198843 Doc Type:WOUT

01/03/11 12:42:39

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Page 009

JAN-3-2011 12:18 FROM:SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P.8

Financial Hardship Letter..... Number 3... 12/24/2010

Financial Hardship Letter..... Number 3... 12/24/2010

6-1800-447645 8843

To Whom it may concern,

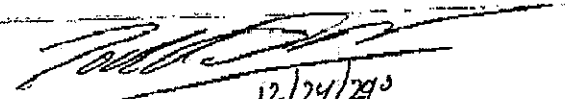
In July of 2009 I lost my job. I stayed on top of my mortgage until Nov. of 2009. Since then I have written GMAC countless please, hardship letters. And 3 modification application, I have begged and pleaded for over a year. No modification has been granted (worst part is if a modification was granted a year ago I could have been paying modified payments all this time).

Never the less I will not beg and plead with another letter. I will happily include the first 2 financial letters I sent you at the beginning of the year. But if my words and pleads in those went un-noticed nothing else I can say to 'YOU' will help motivate you to grant me some kind of help.

Everyone needs help sometimes.... Even GMAC has received 3 bail outs granting over 9 billion. GMAC was expected to give back in return to people like myself, but its no secret the program is way short of the 80% approval rate expected.

I am still having difficulties; however Federal Legislation Has passed yet another extension for unemployment... It is substantial income at this time that provides for me and my 2 daughters as well could be paying modified payment. ( Its how I paid my forbearance payments for 6 months without any problems... well on my end anyway...)

Understand me not simply giving in, or caving under the threat of foreclosure, to rather stand up and defend myself by writing constant letters to various Congressman, Senators, HUD councilors, and FHA has taken much time and effort. Spending countless hours, and endless energy and effort Studying FHA/ HAMP/ Federal protocol revolving around Bailouts, Foreclosure, and everything else has only made me more determined to fight GMAC the end. And though it has taken a toll on me mentally, and physically, and emotionally, The grievances, mental stress and pain and suffering is nothing compared to the pain and hardship I will face if I lose this house.

  
12/24/2010

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Page 010

JAN-3-2011 12:18 FROM:SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P:9

Identifier:0602198843

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GMAC LOSS MITIGATION. 1-23-2010

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To Whom it may concern.

This letter is included in my 2<sup>nd</sup> attempt at a modification to my loan. I need YOUR HELP. I need a small modification on my home so I may keep my house. Please Help me.

In this letter I hope you see that I am doing everything I can to reduce my overhead and cost of living. I hope you will find compassion As I inform you of personal and family life. I hope this serves enough evidence that I can and will keep my house. I will do anything and everything in my power to hold onto this. In the end I hope this letter will show enough supporting evidence that with GMAC's help and aid we can afford to keep this house.

**WHAT AM I DOING:** Last time I applied (12-11-2009) I had an overhead of over \$4000 dollars. I have shaved nearly \$1000 off of this. I got rid of one of the family's cars reducing gas, insurance and maintenance cost. Now a family of 4 sharing one car is tough, but it's a sacrifice we found necessary. Also we recently have filed for energy assistance. In the spring/summer months our utilities are only around \$180 combined (gas and electric). Though through winter it shoots up, with energy assistance we can get the aid we need through the winter months, this reducing our overhead. Also we have signed up with Direct energy to provide cheaper electricity, guaranteed to reduce our electric bill by 15-20%. On Feb 1<sup>st</sup> we will be applying for Ct. food stamps. As of Feb 1<sup>st</sup> the household will be under the income level and should be able to receive assistance.

As for the credit card dept, I have talked to a few friends and counselors at agencies. It seems I should stop paying them, go a few months behind and then work with a counselor to get a big reduced payment. I am being told I can cut my credit card payments 75-80%. In the mean time I have cancelled credit cards. I AM NOT PROUD OF THESE THINGS. I am not proud I have to stop paying my credit card companies for a few months. I am ashamed I have to ask for energy assistance and food stamps. But I have come to realization that it's not a hand out, its help for a family that need's it right now. And though I am ashamed, to save my house I will do whatever it takes. Please understand that with a modification to my loan I can and will make it work.

**WHAT COULD I AFFORD:** Like the banking industry the car industry has taken a tough hit? I am trying to find a better job to provide a more secure future for my family outside the auto industry. And by better, I do not mean more money, I mean a job that does not have a high risk of lay off. Now yes currently I am still seeking employment in the Auto Business, main reason I cannot find a job that will pay the same money with my current education level only being a GED. And though the auto business paid great, people who are staying in it are taking pay cuts. Places I have interviewed for are not paying nearly as

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JAN-3-2011 12:18

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TO: 8602411795

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much as they used to. Don't get me wrong I am not refusing these positions; it's just that I am not being chosen for them. But if I do land a job back at a Dealership, I still will need a modification on my loan as the pay in the auto business has dropped and steadily dropping since 2006. With all the dealerships that have closed it's much harder to compete for a job.

Now it is not GMAC's problem or responsibility to help me find a job. But my point is this... There are other jobs to reduce the chances of this happening again. Currently MASS. Unemployment has school/educational programs that would allow me to continue to get my financial insurance benefits and at the same time go to school, to further my education, get a degree or a certification in another field. Now most of these other fields will not pay the same compensation as the auto business. But these other fields such as Nursing or Culinary have a more hi demand and with certification, finding and maintaining employment would be a lot easier than the auto business. But this is not an option unless I could reduce my overhead. If GMAC could reduce my mortgage payment. Getting this help right now would provide more for my family and future securities.

GMAC also needed help at one point did they not? Recently didn't GMAC get 3.8 billion from the U.S. Government? 3.8 billion.... You're really going to tell me GMAC can't give me a small loan in good faith after getting 3.8 billion. There isn't a program for me to reduce my payments by \$300-500 monthly? Nothing under the HAMP law I can qualify for? Or lower my interest rate? I pay my taxes. So if that aid GMAC got came from tax payer's money, I actually gave you help and now need some in return...

I do not even care if you make my loan a 35 year loan, 40 year loan. Take the reduction monthly amount and add it to the end of my term. Whatever you can do to help me reduce my mortgage payments to KEEP MY HOUSE will help me. I am begging you. I need your help, please. I promise you, I GIVE YOU MY WORD! I will make it work, weather back to the auto business, or going into a new field. I beg you to give me a chance and give me a modification of some kind I will make it work.

AND ULTIMATELY YOU HAVE NOTHING TO LOSE. If you were to foreclose on my house tomorrow, you now own a house that is severely under water. If you took the time to research what the houses in this neighborhood are worth or what they are selling for after they sit. You will find you will lose 10's of thousands.... However if you allow me to keep my house and give me some kind of modification, payments can start rolling in again on a regular basis. (FYI on January 19<sup>th</sup> I offered to make a partial payment of my past due amount, I told your employee I could afford a \$1400 payment at this time. She told me if I could not pay the full \$1990 then it would not show for anything and would not stop the foreclosure review, point is I tried to give you something, that 'something' is now in a small dated envelope with "attempted to pay \$1400 on this day" ... )

Anyway with a modification I can start making regular payments again. BUT! let's say for whatever reason, 10 months from now I go backwards again and can't pay the modified payments. WHAT HAVE YOU REALLY LOSS????? Nothing... the housing market can't get any worse or that much worse in 10 months per say, so chances are it would get better. Plus you got 10 more months of payments. But ultimately you lose nothing by giving me a modification and giving me a chance in good faith to pay it... I JUST NEED A CHANCE, Please I promise you I could make it work with a \$400-500 adjustment... please.

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JAN-3-2011 12:19 FROM: SOUTH WINDSOR PUBLIC 8606447645

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You got 3.8 billion from the Government. You got aid when needed, I am asking for a small miniscule fraction of that help.

**WHY SELLING MY HOUSE IS NOT AN OPTION:** I no longer have the good credit to move forward in buying a cheaper house. If GMAC said "Todd we will guarantee you a loan for X amount so you could buy a more affordable home", I would sell this house and buy a cheaper one. (Well it would have to meet a few criteria mainly staying in this school system). But GMAC isn't about to offer this are they?

Please do not think I own some big house do the amount I pay in taxes or what I owe. Do not misunderstand the situation. My taxes may be high and South Windsor Ct. may be looked upon as a "rich" town. But we have a very small house in the outskirts of this town. We can't even get a speed limit sign or watch for children sign on our road. If you go to 99% of the other neighborhoods in this town the house's are larger, they have sidewalks, street signs, street lights. We have broken curbs, sand for our lawn, and pot holes every 30 feet. We bought a small house in this town as opposed to a larger house in a neighboring town for one reason... education. Our children's education is very important to me and my fiancée. We cannot and will not jeopardize that in anyway. We have come too far and overcome too many hardships to go backwards now. I am the sole provider for my biological daughter as well as my fiancée's daughter (who is 15). Because her biological father is in jail and has not supported his daughter in any way shape or form in over 14 years. He owes over 30k in past due child support.

When I met my fiancée 10 years ago she and her daughter (5 years old at the time) were living in real tough conditions. And yes I was in a tough place as well. I took them in, and together we made a family. In a short time we had another daughter together and the 4 of us lived in a 1 bedroom apt. in a real rundown neighborhood. We had a stove that didn't work, a shower that the entire tile had rotted and you could see the pipes in the wall. At the time the 5 year old was going to a school with teachers who did not care, and with other children who picked on her mentally and sometimes physically causing us to have to get the police involved on more than one occasion. For 6 years we struggled, we fought, kicked, and climbed our way out of the hole and finally into the house we currently live in and have been in. We have come from the lowest of the lowest and going back to that is not an option. We were so desperate to find a house that when I first purchased this house, my first loan agreement had a 30k balloon payment at the end of a 15 year note. But at that time I took whatever I could, I had to. But I was lucky enough to start striving in the auto business and was able to fix my credit and move forward and get a refinance. At the same time, my children attended and are still currently attending good schools with teachers who care and other students who are kind and caring. So going backwards even a small step is not an option when it comes to my children's education. And so I humbly once again ask you to consider this, a small modification in our loan helps greater than you think. Please do not try to take our home away.

**WHATEVER IT TAKES:** I have filled this letter with personal information on why keeping this house is so important to us, information on how I have reduced a lot of overhead. And also information on how I KNOW I COULD MAKE IT WORK, if we just got a little help. And as much as I like to think GMAC does not want to take my house away and will do everything they can to work with me. I fear this is not true so I will close with this... This is not in any way a threat of any kind, I am humbly asking GMAC to help us with

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JAN-3-2011 12:19 FROM: SOUTH WINDSOR PUBLIC 8606447645

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TO: 8602411795

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a modification. But if you ultimately decide you WILL not help me, if you plug numbers into a small computer and that's how you review this case... I will seek out any help I can and fight you to the very end. I am already signing up with Connecticut housing, and will be working with someone on foreclosure prevention. I am currently awaiting some more information about the HAMP programs/laws.

I will not lose this house easily and I WILL NOT consider selling it. I have plenty of fight in me. I will speak and tell my story to whoever will listen. Congressman, media, lawyers, foreclosure Judges, I am prepared to talk to anyone who will listen or anyone GMAC puts me in front of. With this letter in hand, and other documentation here as well as logs and a journal of all conversations I have had with GMAC employees, I am prepared to plead my case to anyone I have to or anyone who will listen.

#### IT COMES DOWN TO THIS!

With the HAMP programs and laws out there, with modification programs available backed by the US government, with the 3.8 billion dollars GMAC received recently. I find it very hard to believe that there is not some sort of program out there that I qualify for. I find it impossible GMAC cannot offer me any aid. You really have nothing to lose....

And in the end if GMAC decides NOT to help me, I am positive that someone I speak too or someone who reviews this document, after I exercise all resources and mail all the letters I can mail. I am positive someone out there WILL step in and help me keep my home if my mortgage company fails to do so. I have not lost faith in this wonderful country or the laws or the judicial system. I still believe ultimately people will do what is right. Someone will step in and not allow you to take my home, after I have offered multiple suggestions, evidence and options on how I could keep my home. And how I have worked so hard to achieve it in the first place.

Sincerely,

Todd Silber

*[Signature]*

860-922-4156

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P.13

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For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

Form 1040 (2008)

Identifier:0602198843 Doc Type:WOUT

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Page 015

JAN-3-2011 12:20 FROM: SOUTH WINDSOR PUBLIC 8606447645

TD:8602411795

P. 14

Identifier: 0602198843

**DOG TYPE: FIGHT**

Form 1040 (2008)		SILBER 044-78-2236	Page 2
<b>Tax and Credits</b>		Amount from line 37 (adjusted gross income).....	86,882
		Amount from line 37 (adjusted gross income).....	86,882
<b>Standard Deduction for --</b>			
39a Check <input type="checkbox"/> You were born before January 2, 1944, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> 39b			
b If your spouse (if filing as a separate return) or you were a dual-status alien, see last, and check here <input type="checkbox"/> 39c			
40 Check if standard deduction includes real estate taxes or disaster loss (see inst.) <input type="checkbox"/> 40			28,382
41 Rerolized deductions (from Schedule A) or your standard deduction (see left margin).....			58,500
42 Subtract line 40 from line 38.....			14,000
43 If line 38 is over \$119,978, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply \$3,500 by the total number of exemptions claimed on line 8d.			44,500
44 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-			6,194
45 Tax (see inst.). Check if any tax is from: <input type="checkbox"/> Form(s) 9814 <input type="checkbox"/> Form 4972			6,194
46 Alternative minimum tax (see instructions). Attach Form 462			
47 Foreign tax credit. Attach Form 1116 if required.....			
48 Credit for child & dependent care expenses. Attach Form 2441.....			
49 Credit for the elderly or the disabled. Attach Schedule R.....			
50 Education credits. Attach Form 8863.....			
51 Retirement savings contributions credit. Attach Form 8880.....			
52 Child tax credit (see instructions). Attach Form 8801 if required.....			1,400
53 Credits from Form: a <input type="checkbox"/> 8396 b <input type="checkbox"/> 8839 c <input type="checkbox"/> 8865			
54 Other credits from Form: a <input type="checkbox"/> 3900 b <input type="checkbox"/> 8801 c <input type="checkbox"/>			
55 Add lines 47 through 54. These are your total credits.....			1,400
56 Subtract line 55 from line 45. If line 56 is more than line 45, enter -0-			4,794
<b>Other Taxes</b>			
57 Self-employment tax. Attach Schedule SE.....			
58 Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919			
59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required.....			
60 Additional taxes: a <input type="checkbox"/> AEC payments b <input type="checkbox"/> Household employment taxes. Attach Schedule H			
61 Add lines 56 through 60. This is your total tax.....			4,794
<b>Payments</b>			
62 Federal income tax withheld from Forms W-2 and 1099.....			10,153
63 2008 estimated tax payments & amt. applied from 2007 return.....			
64a Earned income credit (EIC).....			
b Nonrefundable combat pay election <input type="checkbox"/> 64b			
65 Excess social security and tier 1 RRTA tax withheld (see inst.).....			
66 Additional child tax credit. Attach Form 8812.....			
67 Amount paid with request for extension to file (see instructions).....			
68 Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> 4136 c <input type="checkbox"/> 8801 d <input type="checkbox"/> 8865			
69 First-time homebuyer credit. Attach Form 5405.....			
70 Recovery rebate credit (see instructions).....			
71 Add lines 62 through 70. These are your total payments.....			10,153
72 If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you overpaid.....			5,359
73a Amount of line 72 you want refunded to you. If Form 8878 is attached, check here, <input type="checkbox"/> <input type="checkbox"/>			5,359
b Routing no. 1 2 2 2 3 1 3 0 4 a Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings			
c Account no. 9 8 1 9 1 0 4 4 7 8 2 2 3 5			
74 Amt. of line 72 you want applied to your 2009 tax liability (see instructions).....			
75 Amount you owe. Subtract line 73a from line 72. If line 73a is more than line 72, enter -0-			
76 Estimated tax penalty (see instructions).....			
<b>Refund</b>			
77 Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete the following. <input checked="" type="checkbox"/> No			
78a Preparer's name <b>PREPARED</b> Date <b>12/14/2008</b> Signature <b>[Signature]</b>			
78b Taxpayer's name <b>TAXES 1ST LLC</b> Date <b>12/14/2008</b> Signature <b>[Signature]</b>			
78c Joint return? <input type="checkbox"/> See instructions. Keep a copy for your records.			
78d Spouse's signature, if a joint return, both must sign. Date <b>12/14/2008</b> Signature <b>[Signature]</b>			
78e Preparer's signature Date <b>12/14/2008</b> Signature <b>[Signature]</b>			
78f Preparer's occupation <b>MARKETING MANAGER</b>			
78g Preparer's SSN or PTIN <b>UN 46-0507955</b>			
78h Preparer's phone no. <b>(860) 836-0036</b>			
78i Preparer's address <b>756 PARK AVE Bloomfield, CT 06002</b>			
78j Preparer's fax no. <b>(860) 836-0036</b>			
78k Preparer's email <b>[Email]</b>			
78l Preparer's website <b>[Website]</b>			
78m Preparer's other contact info <b>[Other Contact Info]</b>			

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JAN-3-2011 12:20: FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411755

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Form 1040 (2009)		SILBER		2236		062198843		Page 2	
<b>Tax and Credits</b>		38	Amount from line 37 (adjusted gross income)	38		51,440			
<b>Standard Deduction</b>		39a	Check <input type="checkbox"/> You were born before January 2, 1945. <input type="checkbox"/> Blind. <input type="checkbox"/> Total boxes	39a					
<b>Standard Deduction for:</b>		39b	Spouse was born before January 2, 1945. <input type="checkbox"/> Blind. <input type="checkbox"/> checked: <input type="checkbox"/> 39a	39b					
<b>Standard Deduction for:</b>		40a	Itemized deductions (from Schedule A) or your standard deduction (see last margin)	40a		18,121			
<b>Standard Deduction for:</b>		40b	Itemized deductions (from Schedule A) or your standard deduction (see last margin)	40b		18,121			
<b>Standard Deduction for:</b>		41	Subtract line 40a from line 38	41		33,319			
<b>Standard Deduction for:</b>		42	Exemptions. If line 38 is \$125,000 or less and you did not provide housing to a Midwestern displaced individual, multiply \$3,850 by the number on line 41. Otherwise, see the instructions	42		14,600			
<b>Standard Deduction for:</b>		43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43		18,719			
<b>Standard Deduction for:</b>		44	Tax (see last). Check if any tax is from: <input type="checkbox"/> Form(s) 9814 <input type="checkbox"/> Form 4972	44		2,211			
<b>Standard Deduction for:</b>		45	Alternative minimum tax (see instructions)	45		2,211			
<b>Standard Deduction for:</b>		46	Add lines 44 and 45	46		2,211			
<b>Standard Deduction for:</b>		47	Foreign tax credit. Attach Form 1118, if required	47					
<b>Standard Deduction for:</b>		48	Credit for child & dependent care expenses. Attach Form 2441	48					
<b>Standard Deduction for:</b>		49	Educator's credits from Form 8863, line 29	49					
<b>Standard Deduction for:</b>		50	Retirement savings contributions credit. Attach Form 8880	50					
<b>Standard Deduction for:</b>		51	Child tax credit (see instructions)	51		2,000			
<b>Standard Deduction for:</b>		52	Credits from Form: <input type="checkbox"/> 8506 <input type="checkbox"/> 8508 <input type="checkbox"/> 8509	52					
<b>Standard Deduction for:</b>		53	Other credits from Form: <input type="checkbox"/> 8800 <input type="checkbox"/> 8801 <input type="checkbox"/> 8805	53					
<b>Standard Deduction for:</b>		54	Add lines 47 through 53. These are your total credits	54		2,000			
<b>Standard Deduction for:</b>		55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-	55		211			
<b>Other Taxes</b>		56	Self-employment tax. Attach Schedule SE	56					
<b>Other Taxes</b>		57	Unreported social security and Medicare tax from Form: <input type="checkbox"/> 4137 <input type="checkbox"/> 6919	57					
<b>Other Taxes</b>		58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58					
<b>Other Taxes</b>		59	Additional taxes: <input type="checkbox"/> AEIC payments <input type="checkbox"/> Household employment taxes. Attach Schedule H	59					
<b>Other Taxes</b>		60	Add lines 55 through 59. This is your total tax	60		211			
<b>Payments</b>		61	Federal income tax withheld from Forms W-2 and 1099	61		3,442			
<b>Payments</b>		62	2009 estimated tax payments & amt. applied from 2008 return	62					
<b>Payments</b>		63	Making your pay and government retiree credits. Attach Schedule M	63		400			
<b>Payments</b>		64a	Earned income credit (EIC)	64a					
<b>Payments</b>		64b	Nonrefundable combat pay election	64b					
<b>Payments</b>		65	Additional child tax credit. Attach Form 8812	65					
<b>Payments</b>		66	Refundable education credit from Form 8863, line 16	66					
<b>Payments</b>		67	First-time homebuyer credit. Attach Form 5405	67					
<b>Payments</b>		68	Amount paid with request for extension to file (see instructions)	68					
<b>Payments</b>		69	Excess social security and tier 1 RRTA tax withheld (see last)	69					
<b>Payments</b>		70	Credits from Form: <input type="checkbox"/> 2439 <input type="checkbox"/> 4136 <input type="checkbox"/> 8801 <input type="checkbox"/> 8885	70					
<b>Payments</b>		71	Add lines 61, 62, 63, 64a, and 65 through 70. These are your total payments	71		3,842			
<b>Refund</b>		72	If line 71 is more than line 60, subtract line 60 from line 71. This is the amount you overpaid	72		3,631			
<b>Refund</b>		73a	Amount of line 72 you want refunded to you. If Form 8878 is attached, check here: <input type="checkbox"/>	73a		3,631			
<b>Refund</b>		73b	Routing no. 211170101. E-type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	73b					
<b>Refund</b>		74	Account no. 100019654443	74					
<b>Refund</b>		75	Amount you owe. Subtract line 72 from line 60. For details on how to pay, see instructions	75					
<b>Refund</b>		76	Estimated tax penalty (see instructions)	76					
<b>Third Party Designee</b>		Do you want to allow another person to discuss this return with the IRS (see instructions)? <input checked="" type="checkbox"/> Yes, Complete the following. <input type="checkbox"/> No							
<b>Third Party Designee</b>		Designee's name: CLYDE TRIUMPH		Phone no.: 860-242-4330		Personal identification number (PIN): 33179			
<b>Sign Here</b>		Your signature: [Signature]		Date: 12/24/10		Your occupation: MARKETING MANAGER		Daytime phone number:	
<b>Sign Here</b>		Spouse's signature: [Signature]		Date:		Spouse's occupation:			
<b>Paid Preparer's Use Only</b>		Preparer's signature: [Signature]		Date:		Check if self-employed: <input type="checkbox"/>		Preparer's SSN or PTIN: -3179	
<b>Paid Preparer's Use Only</b>		Firm's name (or yours if self-employed): Taxes 1st LLC		EIN: 46-0507955		Phone no.: 860-836-0036			
<b>Paid Preparer's Use Only</b>		Address & ZIP code: 756 Park Ave, Bloomfield, CT 06002-2457							
<b>For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see Instructions.</b>		Form 1040 (2009)							
<b>For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see Instructions.</b>		Form 1040 (2009)							



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JAN-3-2011 12:21 FROM: SOUTH WINDSOR PUBLIC 8606447645

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P.17

Form **1040** Department of the Treasury - Internal Revenue Service **2009** (99) *0802198843* (IRS Use Only - Do not write or staple in this space.)

For the year Jan. 1-Dec. 31, 2009, or other tax year beginning \_\_\_\_\_, 2009, ending \_\_\_\_\_, 20

OMB No. 1545-0074

Label Use the IRS label. Otherwise, please print or type.

**TODD SILBER**  
73 FARNHAM ROAD  
South Windsor CT 06074

Your social security number **-2236**  
Spouse's social security no. **-2236**

**▲ You must enter your SSN(s) above. ▲**  
Checking a box below will not change your tax or refund.

Presidential Election Campaign ☒ Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see instructions) ☐ You ☐ Spouse

**Filing Status**  
1 ☐ Single  
2 ☐ Married filing jointly (even if only one had income)  
3 ☐ Married filing separately. Enter spouse's SSN above.  
4 ☒ Head of household (with qualifying person). (See inst.) if the qualifying person is a child but not your dependent, enter child's name here.  
5 ☐ Qualifying widow(er) with dependent child (see inst.)

**Check only one box.**

**Exemptions**  
If more than four dependents, see inst. & check here ☐ **TAXPAYER'S COPY**

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a.  
b ☐ Spouse  
c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> Is a dual-status alien who must file a joint tax return (see inst.)	Boxes checked on 6a and 6b
MADISON	SILBER	048-02-6967	Daughter	<input checked="" type="checkbox"/>	1
ALISON	GILBERT	045-92-4485	Daughter	<input checked="" type="checkbox"/>	2
MALINDA	JOHNSTON	043-82-8009	Other		1

Add numbers on lines above **4**

d Total number of exemptions claimed

**Income**  
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.  
If you did not get a W-2, see instructions.  
Enclose, but do not attach, any payment. Also, please use Form 1040-V.

Line	Description	Amount
7	Wages, salaries, tips, etc. Attach Form(s) W-2	35,690
8a	Taxable interest. Attach Schedule B if required	26
8b	Tax-exempt interest. Do not include on line 8a	
9a	Ordinary dividends. Attach Schedule B if required	
9b	Qualified dividends (see instructions)	
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	341
11	Alimony received	
12	Business income or (loss). Attach Schedule C or C-EZ	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	-67
14	Other gains or (losses). Attach Form 4797	
15a	IRA distributions	
15b	Taxable amount	
16a	Pensions and annuities	
16b	Taxable amount	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	
18	Farm income or (loss). Attach Schedule F	
19	Unemployment compensation in excess of \$2,400 per recipient	15,450
20a	Social security benefits	
20b	Taxable amount (see inst.)	
21	Other income	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income	51,440
23	Educator expenses (see instructions)	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106/2106-EZ	
25	Health savings account deduction. Attach Form 8889	
26	Moving expenses. Attach Form 3901	
27	One-half of self-employment tax. Attach Schedule SE	
28	Self-employed SEP, SIMPLE, and qualified plans	
29	Self-employed health insurance deduction (see instructions)	
30	Penalty on early withdrawal of savings	
31a	Alimony paid b Recipient's SSN	
32	IRA deduction (see instructions)	
33	Student loan interest deduction (see instructions)	
34	Tuition and fees deduction. Attach Form 8917	
35	Domestic production activities ded. Attach Form 8803	
36	Add lines 23 through 31a and 32 through 35	0
37	Subtract line 36 from line 22. This is your adjusted gross income	51,440

**Adjusted Gross Income**

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

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Form 1040 (2009)

Identifier:0602198843 Doc Type:WOUT

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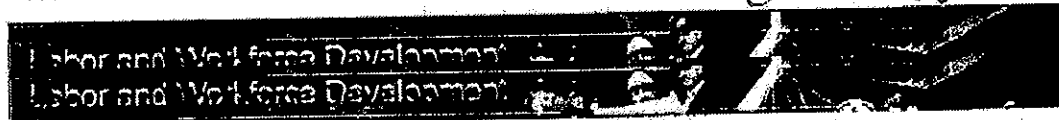
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JAN-3-2011 12:22 FROM:SOUTH WINDSOR PUBLIC 8606447645  
Overview of Latest Extension Benefits

TO:8602411795 P.18  
<http://www.mass.gov/pageID=cwwatermain&L=4&LW=HOME&L1=...>

The Official Website of the Executive Office of Labor and Workforce Development (EOLWD)

0602198843



Home > Claimants > Unemployment Insurance (UI) > Information on Unemployment Insurance Extensions >

RELATED LINKS

Federal Stimulus Benefits

## Overview of Latest Extension Benefits

Updated December 23, 2010.

### Overview

On December 17, 2010, President Obama signed legislation extending the Emergency Unemployment Compensation (EUC) - and federal-state Extended Benefits (EB) programs through January 3, 2012. The bill will extend the deadline by which claimants can apply for EUC and EB benefits but does not add any new weeks of benefits.

The Massachusetts economy has been steadily improving and the 3-month average "unemployment rate" has dropped significantly. Massachusetts will therefore no longer be eligible for the final EUC Tier IV. The maximum potential weeks of benefits will drop from 99 to 93 weeks. Claimants exhausting Tier III of EUC after the week ending December 18, 2010 will not be eligible for Tier IV benefits but can apply for the Extended Benefits (EB) program.

**Weekly Payments:** The DUA system is now ready to process weekly claims for this latest EUC extension. Claimants who have continued to certify for weekly benefits should not experience an interruption in their UI benefit payments. A small number of eligible claimants, including those who have not continued certifying for weekly benefits, may require minor adjustments to their account, and will be notified by mail and/or automated phone calls on what action to take. We advise claimants to check our website for updates and send us an email if they have a question.

The chart and frequently asked questions below provide more information about the various benefit programs, benefit tiers, application deadlines and expiration dates affected by this legislation.

Program	Number of Weeks	Program End Date or Application Deadline	Last Payable Week
Emergency Unemployment Compensation (EUC) Tier I	Up to 20 weeks	Must exhaust UI on or before 12/24/11 Last effective date for Tier I is 12/25/11	06/09/12
Emergency Unemployment Compensation (EUC) Tier II	Up to 14 weeks	Must exhaust Tier I on or before the w/e 12/31/11	06/09/12
Emergency Unemployment Compensation (EUC) Tier III	Up to 13 weeks	Must exhaust Tier II on or before the w/e 12/31/11	06/09/12
Emergency Unemployment Compensation (EUC) Tier IV (is no longer available in Massachusetts)	Up to 6 weeks	Tier IV is triggering off in MA as of the w/e 12/18/10 Tier III must have completely exhausted by 12/18/10	
Federal-State Extended Benefits (EB)	Up to 20 weeks	Last effective date to file for EB is 01/22/12 Must exhaust all rights to EUC Tiers I, II, III (and IV) - must still be triggered	01/28/12
Federal Additional Compensation (FAC) This program has ended.	Additional \$25.00 per week	Claim must have an effective date of 05/23/10 or earlier	12/11/10

### Part-Time Work

The legislation included provisions that allow individuals who accept part-time or temporary work while claiming benefits to continue receiving extended benefits under certain circumstances even when they qualify for a new Unemployment Insurance claim based on their part-time or temporary work.

This legislation applies to claimants who meet the following requirements:

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Overview of Latest Extension Benefits

http://www.mass.gov/page.do?cid=crwcrterminal&L=4&L1=Home&L1=...

2010 ID 843

- whose benefit year ends on or after July 24, 2010. This legislation is not retroactive for claimants whose benefit year ends before July 24, 2010.
- whose benefit year ends on or after July 24, 2010. This legislation is not retroactive for claimants whose benefit year ends before July 24, 2010.

#### Definitions of EUC and EB

The Federal Emergency Unemployment Compensation (EUC) program offers separate benefit tiers to claimants who have exhausted their regular unemployment insurance benefits.

**Extended Benefits** - A supplemental program that pays extended compensation, during a period of specified high unemployment.

#### Frequently Asked Questions

1. I was just approved for regular unemployment benefits. How many weeks will I be eligible to collect?  
The maximum potential weeks of benefits is now 93 weeks (26 weeks of regular state benefits, 47 weeks of Emergency Unemployment Compensation (EUC) and 20 weeks of Extended Benefits) as Massachusetts is no longer allowed to offer the final 6-week Tier IV of the federal Emergency Unemployment Compensation benefit program. Please note that not all claimants are eligible to collect the maximum potential weeks of benefits.

2. What happens after I exhaust Tier III benefits after the week ending December 18, 2010?  
Under EUC law, Massachusetts has "triggered off" Tier IV benefits the week ending December 18, 2010 due to the improving local economy and the corresponding drop in our "unemployment rate" (see #3 below for explanation). As a result, you will not be able to move beyond Tier III as Tier IV is no longer available in Massachusetts. However, you may be eligible to apply for up to 20 weeks of benefits available from the Extended Benefit program. Please be aware that the Commonwealth of Massachusetts and partner organizations offer a wide variety of services - from basic needs, health care, counseling, employment and training assistance and more - to assist individuals who have exhausted or will soon exhaust their unemployment insurance claim. Learn more about [Assistance Programs](#).

3. Why did EUC Tier IV expire in Massachusetts?  
States with a 3-month seasonally adjusted total unemployment rate of at least 8.5% are eligible for up to 6 additional weeks of Tier IV benefits. The Massachusetts seasonally adjusted total unemployment rate for August, September, and October 2010 were 8.8%, 8.4%, and 8.1% respectively. The three-month seasonally adjusted total unemployment rate for those three months in Massachusetts was 8.4%. Hence, the condition for Tier IV benefits is no longer met effective the week ending December 18, 2010.

4. I am currently receiving Tier IV benefits. Now that Tier 4 has expired in Massachusetts, will I be able to continue receiving these benefits?  
If you're receiving EUC Tier IV benefits as of the week ending December 18, 2010, you will be able to collect the balance in your Tier IV account. You may then apply for federal-state Extended Benefits (EB).

5. I have exhausted EUC Tier IV and federal-state Extended Benefits (EB) - what other benefits or options are available to me?  
Unfortunately, there are no additional benefits available to claimants who have exhausted all EUC tiers and EB benefits. Please be aware that the Commonwealth of Massachusetts and partner organizations offer a wide variety of services - from basic needs, health care, counseling, employment and training assistance and more - to assist individuals who have exhausted or will soon exhaust their unemployment insurance claim. Learn more about [Assistance Programs](#).

6. How can I tell which EUC tier I'm on and whether I'm eligible for an additional tier?  
Please call our TeleClaims Center at 617-626-6800 or 1-877-626-6800 (from area codes 351, 413, 508, 774, and 978) to find out which tier of benefits you're currently on. If you have a remaining balance in your account, you should continue to claim weekly benefits. We will notify you when you are eligible for the next tier of benefits and when you exhaust your benefits.

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JAN-3-2011 12:22 FROM:SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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## Transaction History Transaction History

### Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

### Account Title/Address:

TODD SILBER  
73 FARNHAM RD.

SOUTH WINDSOR, CT 06074

### Customer Name:

TODD SILBER

Acct #: 19654443

Acct Type: WEBSTER VALUE CHECKING

Balance: \$1,780.56

Total Available Balance: \$1,780.56

Last Statement Date: 12/20/2010

### History search parameters

Transaction

Amount

Date

Type: DDA Transactions

From:

From: 10/21/2010

To:

To: 12/20/2010

### Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
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### Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
12/20/2010	CK CRD SIGNATURE PURCH	THE BATTLE STANDAR 00000143344	0000000000	12.72	\$1,268.14
12/20/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	19.14	\$1,277.86
12/20/2010	CK CRD SIGNATURE PURCH	TGT*TARGET.COM	0000000000	92.73	\$1,297.00
12/17/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTER 4900	0000000000	33.16	\$1,389.73
12/17/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN33	0000000000	42.39	\$1,422.89
12/16/2010	CK CRD PIN PURCHASE	USPS0823460128/1865 MAUSP 0168	0000000000	18.44	\$1,465.28
12/16/2010	CK CRD SIGNATURE PURCH	BJ'S FUEL #9184 78446243144257	0000000000	50.05	\$1,483.72
12/16/2010	CK CRD PIN PURCHASE	TOYS R USTOYS R US 97595943344	0000000000	50.73	\$1,533.77
12/16/2010	ONLINE TRNSP-IMMEDIATE	TPR TO CK 0018870396	0000000000	41.00	\$1,584.50
12/14/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 13	0000000000	679.00	\$1,625.50
12/13/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGEI 5346	0000000000	19.92	\$946.50
12/13/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	99.47	\$966.42
12/10/2010	CK CRD SIGNATURE PURCH	QUICK STOP CONVENI	0000000000	47.91	\$1,065.89
12/10/2010	CK CRD PIN PURCHASE	USPS0823460128/1865 MAUSP 0168	0000000000	55.64	\$1,113.80
12/09/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	9.57	\$1,169.44
12/09/2010	CK CRD SIGNATURE PURCH	LEGO SHOP AT HOME	0000000000	891.95	\$1,179.01
12/07/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 13	0000000000	679.00	\$2,070.96
12/06/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443576561	0000000000	38.98	\$1,391.96
12/06/2010	CK CRD SIGNATURE PURCH	THE BATTLE STANDAR 00000143344	0000000000	63.04	\$1,430.94
12/06/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	72.42	\$1,493.98
12/06/2010	CK CRD PIN PURCHASE	GAMESTOP #612 1500 PLEGAN IN33	0000000000	85.98	\$1,566.40

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# Transaction History Continuation

## Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

TODD SILBER

ACCT # 19651443

WEBSTER VALUE CHECKING

## Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
12/05/2010	CK CRD SIGNATURE PURCH	STARWARS/LUCASARTS	0000000000	111.87	\$1,652.38
12/03/2010	POD INCLEARING CHECKS	PAID CHECK	0000001030	164.00	\$1,786.08
12/02/2010	ACH WITHDRAWAL	YANKES GAS CHECKPAYMT 10	0000001029	75.02	\$1,916.06
12/02/2010	ACH WITHDRAWAL	CLLP CHECKPAYMT 10	0000001028	183.51	\$2,021.07
12/02/2010	POD INCLEARING CHECKS	PAID CHECK	0000001027	209.27	\$2,186.58
12/02/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONMOBIL Q739	0000000000	58.72	\$2,395.86
11/30/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 13	0000000000	679.00	\$2,452.57
11/30/2010	DEPOSIT	DEPOSIT	0000000000	900.00	\$1,773.57
11/29/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BT IN10	0000000000	151.29	\$673.57
11/26/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	85.91	\$1,134.86
11/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	97.07	\$1,210.77
11/26/2010	CK CRD PIN PURCH RET	TARGET T1249 MANCHESTETAR 4901	0000000000	84.78	\$1,307.84
11/24/2010	CK CRD SIGNATURE PURCH	SHEETZ 005	0000000000	11.82	\$1,223.86
11/24/2010	CK CRD PIN PURCHASE	SHELL Service StationSHRU 4714	0000000000	39.29	\$1,255.98
11/24/2010	CK CRD PIN PURCHASE	BIG Y 60 EAST WINDBIG Y 6 6014	0000000000	59.89	\$1,295.27
11/24/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	153.56	\$1,355.16
11/24/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	107.91	\$1,308.82
11/23/2010	CK CRD PIN PURCHASE	COCKERHAM FDMT 6COCKERHAM 0874	0000000000	31.08	\$1,716.73
11/23/2010	CK CRD SIGNATURE PURCH	HOMWOOD SUITES SA 01000143344	0000000000	99.24	\$1,747.81
11/23/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 13	0000000000	679.00	\$1,847.05
11/22/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONMOBIL MST4	0000000000	41.87	\$1,168.05
11/22/2010	CK CRD PIN PURCHASE	CHEVRON/KANGAROO EXPRESSCH IN30	0000000000	42.56	\$1,209.92
11/22/2010	CK CRD PIN PURCHASE	SHELL Service StationSHEL 5137	0000000000	53.91	\$1,252.58
11/22/2010	CK CRD SIGNATURE PURCH	MARATHON OIL 00582 09	0000000000	57.88	\$1,306.49
11/22/2010	CK CRD SIGNATURE PURCH	HOMWOOD SUITES SA 01000143344	0000000000	99.35	\$1,364.37
11/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.07	\$1,463.72
11/19/2010	ACH WITHDRAWAL	PROG DIRECT INS INS PREM 66	0000000000	71.00	\$1,463.65
11/16/2010	CK CRD SIGNATURE PURCH	HOMWOOD SUITES SA 01000143344	0000000000	99.24	\$1,534.65
11/16/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 12	0000000000	679.00	\$1,633.89
11/15/2010	CK CRD SIGNATURE PURCH	EXXONMOBIL OQY	0000000000	35.82	\$954.89
11/15/2010	CK CRD SIGNATURE PURCH	DODGES STORE NUMB 54032043344	0000000000	55.47	\$990.71
11/15/2010	CK CRD SIGNATURE PURCH	HOMWOOD SUITES SA 01000143344	0000000000	99.24	\$1,046.18

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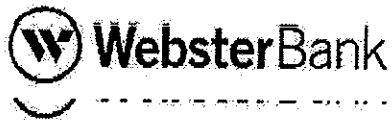
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WOUTTransaction History Continuation  
Transaction History Continuation

## Disclaimer

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TODD SILBER

ACCT# 19654443

WEBSTER VALUE CHECKING

## Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
11/12/2010	CK CRD PIN PURCHASE	WESTINGHOUSE BLVD BPWESTI 3531	0000000000	21.47	\$1,145.42
11/12/2010	CK CRD SIGNATURE PURCH	EXXONMOBIL TC3	0000000000	29.15	\$1,165.49
11/10/2010	CK CRD SIGNATURE PURCH	DUNKIN #308034	0000000000	11.52	\$1,196.04
11/10/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONMOBIL YAT7	0000000000	42.38	\$1,207.63
11/10/2010	CK CRD PIN PURCHASE	HESS 30415HESS 30415 162702432	0000000000	42.07	\$1,250.01
11/10/2010	CK CRD SIGNATURE PURCH	FAS 316 MART 1	0000000000	49.79	\$1,293.08
12/09/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 12	0000000000	679.00	\$1,342.87
11/08/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONMOBIL L4L1	0000000000	14.98	\$663.87
11/08/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	21.65	\$678.85
11/08/2010	CK CRD PIN PURCHASE	AMERICAN EAGLEAMERICAN EA 6100	0000000000	37.12	\$700.50
11/08/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	232.31	\$737.62
11/05/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443576561	0000000000	38.98	\$969.93
11/05/2010	CK CRD SIGNATURE PURCH	TANBY LEATHER 105	0000000000	89.02	\$1,008.91
11/05/2010	CK CRD SIGNATURE PURCH	MIDFORD MOTORS 000001433443576	0000000000	380.75	\$1,097.93
11/04/2010	CK CRD SIGNATURE PURCH	MAXUM FUEL 0000014334435765615	0000000000	23.08	\$1,378.68
11/02/2010	ACH WITHDRAWAL	YANKEE GAS CHECKPAYMT 10	0000001025	36.14	\$1,401.76
11/02/2010	ACH WITHDRAWAL	CL&P CHECKPAYMT 10	0000001024	151.40	\$1,437.90
11/02/2010	POD INCLEARING CHECKS	PAID CHECK	0000001026	209.27	\$1,589.30
11/02/2010	POD INCLEARING CHECKS	PAID CHECK	0000001023	955.40	\$1,798.57
11/03/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 12	0000000000	679.00	\$2,153.97
11/01/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	23.36	\$2,074.97
11/01/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	49.56	\$2,098.33
11/01/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	113.69	\$2,147.89
10/26/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 12	0000000000	679.00	\$2,261.58
10/25/2010	CK CRD SIGNATURE PURCH	QUICK STOP CONVENI	0000000000	54.62	\$1,582.58
10/25/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	121.09	\$1,637.20
10/21/2010	CK CRD SIGNATURE PURCH	AMAZON MKTPLACE PM	0000000000	28.68	\$1,158.29

End of Report

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JAN-3-2011 12:24 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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## Transaction History

### Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

#### Account Title/Address:

TODD SILBER  
73 FARNHAM RD.

#### Customer Name:

TODD SILBER

Acct #: 18870396

Acct Type: WEBSTER VALUE CHECKING

Balance: \$16.30

Total Available Balance: \$1,706.86

Last Statement Date: 12/20/2010

#### History search parameters:

#### Transaction

#### Amount

#### Date

Type: All Items

From:

From: 10/21/2010

To:

To: 12/22/2010

#### Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
12/22/2010	CK CRD SIGNATURE AUTH	DUNKIN #308834 BR4100 097821	0000000000	5.24

#### Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
12/21/2010	ONLINE TRNSP-IMMEDIATE	TFR FR CK 0019654443	0000000000	25.00	\$21.54
12/20/2010	SERVICE CHARGE	SERVICE CHARGE	0000000000	8.95	\$-3.46
12/16/2010	ONLINE TRNSP-IMMEDIATE	TFR FR CK 0019654443	0000000000	41.00	\$5.49
12/15/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ IN39	0000000000	4.23	\$-35.51
12/15/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ IN30	0000000000	67.00	\$-31.28
12/08/2010	CK CRD SIGNATURE PURCH	BARNES & NOBLE #21 72863143344	0000000000	64.95	\$35.72

End of Report

Printed on 12/22/2010 at 23:07:26

104630 00193 OR South Windsor, CT

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QT6500703 06/10



Identifier:0602198843 Doc Type:WOUT

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JAN-3-2011 12:24 FROM:SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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8602411795  
0602198843

Please detach this stub and submit it with your check made payable to CL&P. Save a stamp by posting a stub at www.clp.com. Please consider adding a \$1 fee for Operation Fueler per payment.

Amount Enclosed

Total amount new due  
\$185.69

Statement date  
Dec 6, 2010

Account Number  
51058024035

Connecticut  
Light & Power  
The Northeast Utilities System



The "Total amount new due" must be received by Jan. 3, 2011  
to avoid a 1.00% late payment charge.

Connecticut Light & Power  
PO Box 190493  
Hartford, CT 06115-0493



MALINDA L. JOHNSTON  
73 FARMHAWK RD  
SOUTH WINDSOR CT 06074-1165

5105802403533 0000125699 0000065699

Identifier:0602198843 Doc Type:WOUT

01/03/11 12:52:44

REMOTE ID->

Imprint ID

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JAN-3-2011 12:24 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

P.25

Contributors Letter

To Whom it may concern.

To Whom it may concern;

Starting Jan 1<sup>st</sup> 2011, I, Malinda Johnston, will be contributing \$600 a month towards bills/mortgage. As of this time it will be a month to month basis. Earlier this year we had a Lease agreement that was terminated because Mr. Silber was still in foreclosure and under the threat of losing his house.

I FULLY INTENT TO STAY HERE AS LONG AS MR. SILBER REMAINS THE OWNER OF THE HOUSE!! But until all foreclosure, mediation, and law suits are over and done with or finalized there will be no new lease agreement, only a month to month verbal agreement, AGAIN, so there is no MISUNDERSTANDING, I plan on living at 75 Farnham rd, South Windsor ct. 06074, WITH Todd Silber, as long as he owns the house With a monthly contribution of \$600.

Malinda L. Johnston  
12/24/2010

Identifier:0602198843 Doc Type:WOUT

01/03/11 12:53:02

REMOTE ID->

Imprint ID

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JAN-3-2011 12:24 FROM:SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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FINANCIAL ANALYSIS FORM

Account Number

0602198843

BORROWER		CO-BORROWER	
Borrower's Name <u>Todd Silber</u>		Co-Borrower's Name	
Social Security Number <u>044-28-2236</u>	Date of Birth <u>8-13-76</u>	Social Security Number	Date of Birth
Home Phone Number With Area Code		Home Phone Number With Area Code	
Cell or Work Number With Area Code <u>860-922-4156</u>		Cell or Work Number With Area Code	
Email Address <u>Silber-Spader@yahoo.com</u>		Email Address	
Mailing Address <u>73 Farnham Rd South Windsor CT 06074</u>		Mailing Address	
Property Address (If Same As Mailing Address, Write Same) <u>SAME</u>			
I want to: <input checked="" type="checkbox"/> Keep the Property <input type="checkbox"/> Sell the Property		The property is my: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment	
The property is: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter occupied <input type="checkbox"/> Vacant If Owner Occupied, include a recent utility bill in your name at the property address.			
If Renter Occupied, include a copy of the current lease agreement.			
Is the property listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
For Sale by Owner? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		If yes, please complete counselor contact information below.	
Agent's Name:		Counselor's Name:	
Agent's Phone Number:		Counselor's Phone Number:	
Have you received an offer on the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Counselor's Email:	
Date of offer:		Who pays the hazard insurance policy for your property? Is the policy current? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Amount of Offer \$:		Who pays the Real Estate Tax bill on your property? Are the taxes current? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Paid to: <u>ESCROW</u>		Condominium or HOA Fee: <input type="checkbox"/> Yes \$ <input checked="" type="checkbox"/> No	
Number of People in the Household <u>(4)</u>			
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date:			
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Bankruptcy Case Number:			
If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their telephone numbers.			
Lien Holder's Name/Service		Balance Contact Number Loan Number	
<u>N/A</u>			

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER	CO-BORROWER
<input checked="" type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male